



Automated Clearing House Services

NACHA File Format Specifications

User Guide

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Bank of America 
Merrill Lynch

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Introduction

This *NACHA File Format Specifications* guide provides file record layouts for formatting entries you originate through Bank of America's ACH Services using common Standard Entry Class Codes (SECs), such as:

- PPD (Prearranged Payment and Deposit)
- CCD (Cash Concentration and Disbursement)
- CTX (Corporate Trade Exchange)
- ARC (Account Receivable)
- BOC (Back Office Conversion)
- POP (Point of Purchase)
- TEL (Telephone Initiated)
- WEB (Internet Initiated)
- RCK (Represented Check Entry)
- IAT (International ACH Transaction)¹

The **ACH File Structure** section of the guide provides an overview of the structure of a NACHA file.

The **Annotated NACHA Record Formats** section provides the detailed formats annotated with information to help you understand NACHA specifications.

The **Appendices** provide information about the formatting requirements for:

- ACH reversal files
- Child support payments
- Electronic Dealer Drafting Requirements (EDDR), the dealer drafting convention used within the auto industry

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments please refer to the U.S. ACH Cross-Border Services User Guide.

NACHA Rules

The formats described in this guide comply with the rules of the National Automated Clearing House Association (NACHA). NACHA Rules bind all participants in the ACH and compliance with the rules is mandatory. Please consult the *ACH Rules* for a more detailed explanation of field elements, record type codes and other terms. You may access the *ACH Rules* at: www.achrulesonline.org.

Choosing the SEC Code

The guide focuses on the file formats for the most common SEC codes, such as PPD, CCD, ARC, BOC, POP, TEL, WEB and IAT records. The SEC code is determined by several factors, such as the transaction authorization method, payment delivery method, bank account type and payment occurrence (e.g. recurring or single entry).

Standard Entry Class Codes and their uses are defined within the *ACH Rules*. All ACH participants must support and abide by the rules associated with the SEC code used. If you are not sure which SEC code to use, please contact your Bank of America representative.

IATs

U.S. ACH Entries that are IATS

The IAT formatting instructions found in this guide are appropriate for international payments settling within the United States only. U.S. ACH entries that are IAT payments may be 'inbound' or 'outbound'. An inbound IAT means the funding and payment instructions for a payment transaction originate from a financial institution located outside the territorial jurisdiction of the U.S. and is transmitted into the United States. An outbound IAT is a payment entry that originates and settles in the United States and is subsequently transmitted to another country.

Cross-Border Payments Using IAT

Bank of America also offers a cross-border ACH service that allows you to make ACH payments via the U.S.ACH network to receivers in other countries using your Bank of America account domiciled in the U.S. If you are interested in this service, please contact your Bank of America representative for the appropriate IAT formatting instructions for that service.

Formatting the Contents of Addenda Records

If you plan to use optional addenda records to include payment-related information with your entry, this Guide will show you how to include those records in your CCD+, CTX and IAT files, but the guide does not address the NACHA or other endorsed standards, such as ANSI or UN EDIFACT which are required for formatting any remittance information that you include in those records. If you have questions about meeting those standards, please contact your Bank of America representative. Compliance with the standards is mandatory under the Rules. Formatting requirements for addenda records to accompany tax payments vary by the taxing authority and we suggest you contact them for specific requirements.

Transmission Protocols

Specifications for transmitting your ACH file to Bank of America are described in the Electronic Data Transmission Guide. Please ask ACH Services for assistance in obtaining this guide.

Testing

Please contact your Bank of America representative if you plan to change key fields in either the File Header Record (Immediate Destination, Immediate Origin, etc.) or the Batch Header (Company Name or Company Identification) as these types of changes may require additional testing.

ACH File Structure

Sequence of Records and Description

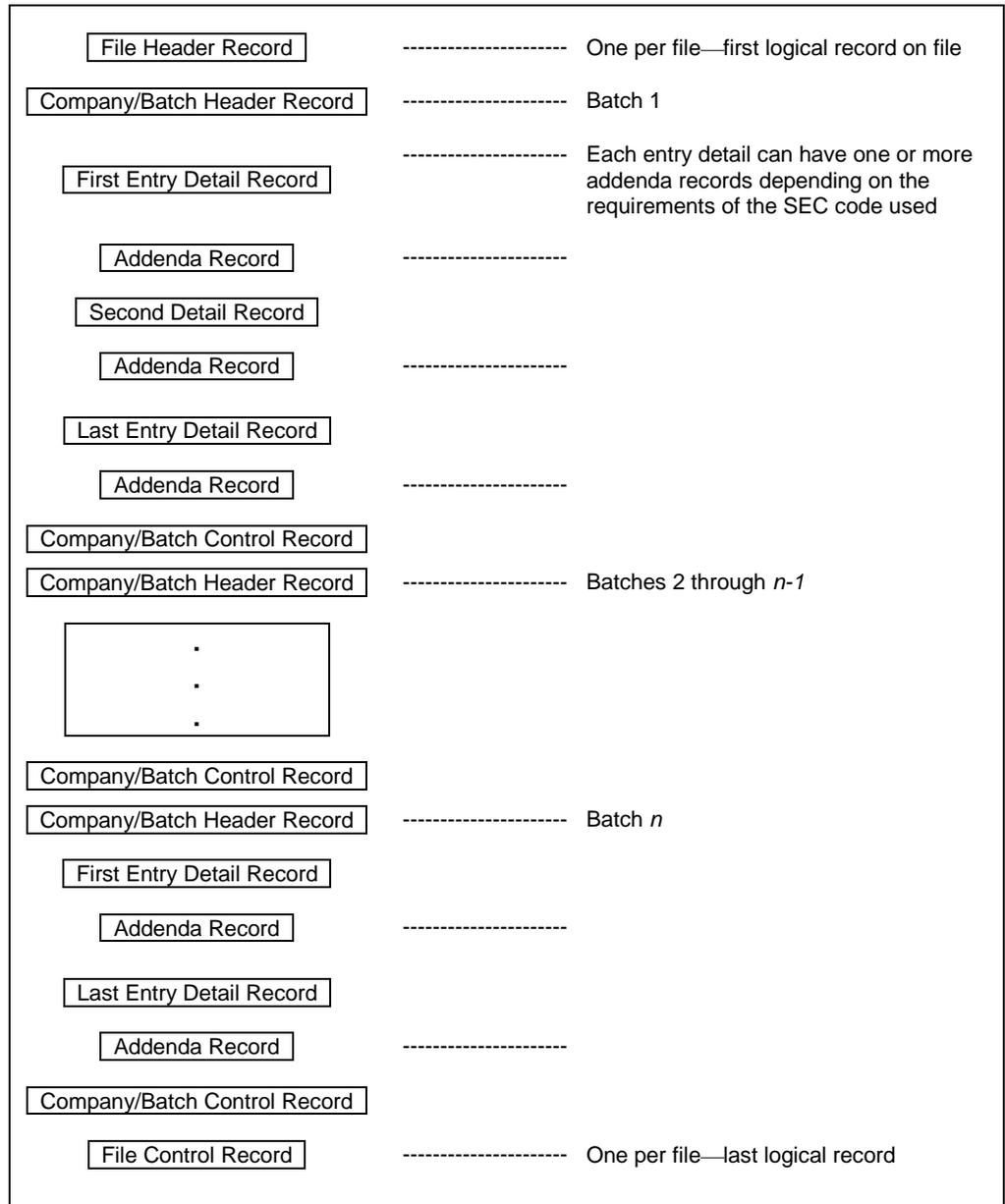
Each NACHA formatted file you originate consists of the following records:

- A File Header Record,
- One or more Company/Batch Header Record(s),
- Entry Detail Record(s),
- Addenda Record(s), if allowed and you choose to include them, or if required
- One or more Company/Batch Control Record(s) and,
- A File Control Record.

Each file begins with a File Header record. Following the File Header Record may be any number of batches. Each batch is identified by a Batch Header Record and contains one or more Entry Detail Records. At the end of each batch is a Batch Control Record. Each file is ended with a File Control Record.

The diagram on the following page illustrates the Sequence of Records for ACH entries. The sequence of records will always be the same, regardless of SEC code. Out-of-sequence records or lack of a mandatory record will cause all or portions of the file to reject. Padding with “9” records at the end of the file is optional.

Diagram of Sequence of Records



Input File Descriptions

File Header Record

The File Header Record designates physical file characteristics and identifies the immediate origin of the entries contained within the file or within the transmitted batched data. In addition, this record includes date, time, and file identification fields that can be used to uniquely identify the file.

Company/Batch Header Record

The Company/Batch Header Record identifies the Originator and briefly describes the purpose of the entries that are contained within the batch. For example, "GAS BILL" or "REG SALARY" indicates the reason for the transaction originated by the Originator. It also indicates the intended effective entry date of all transactions within the batch. The information contained in the Company/Batch Header Record applies uniformly to all subsequent Entry Detail Records in the batch.

If you wish to vary any of this information, you must create a separate batch. For example, if you are making regular payroll payments and bonus payments, then you should create one batch described as "REG SALARY" and another as "BONUS."

Entry Detail Record

Entry Detail Records contain information that relate the specific entry to the Receiver, such as the Receiving Depository Financial Institution account and routing transit number and the debit or credit amount.

Prenotifications (prenotes) are special zero-dollar entries used to test the validity of the account number and transit routing number provided by the Receiver. Prenotes are identical to the basic Entry Detail format but contain appropriate Transaction Codes and zeroes in the amount field. Prenotes can be batched with other dollar entries or batched separately.

Zero-dollar entries used in corporate trade payments to deliver remittance information contain appropriate Transaction Codes and zeros in the Amount field but otherwise are formatted the same as other entries. Zero-dollar entries can be batched with other CCD dollar entries or batched separately. One Addenda Record must accompany a CCD zero-dollar entry.

Addenda Records

For non-IAT entries, Addenda Records are used by the Originator to supply additional information about Entry Detail Records to the Receiver. For many types of entries, such as payroll, addenda records are optional. Addenda Records are usually required for tax payments.

For IAT entries, the first seven Addenda Records are mandatory and contain additional information about the receiver, the ODFI and the RDFI as required by OFAC. The type '717' remittance addenda is optional and is used by the Originator to supply additional information about Entry Detail Record to the Receiver; a maximum of two type '717' addenda are allowed. The type '718' Foreign Correspondent Bank addenda must be included if a Foreign Correspondent Bank is involved in the

processing of the IAT entry; a maximum of five type '718' addenda are allowed.

Only NACHA sanctioned addenda formats are permitted, as specified by NACHA's Addenda Type Code. Addenda Records may only be used for the purpose of transmitting payment related information; any other use is prohibited. Information contained within an 80-byte Payment-Related Information field must be formatted to comply with ANSI or UN/EDIFACT standards. Compliance with these standards is mandatory. If you are not familiar with these standards, please contact your Bank of America representative.

Company/Batch Control Record

The Company/Batch Control Record contains the counts, hash totals, and total dollar controls for the preceding detail entries within the indicated batch.

All Entry Detail Records are hashed. (The method for calculating hash totals is provided in the Entry Information column in the Record Layouts.) Both Entry Detail Records and Addenda Records are included in the entry/addenda counts; Batch Header and Batch Control Records are not included.

File Control Record

The File Control Record contains dollar, entry, and hash total accumulations from the Company/Batch Control Records in the file. This record also contains counts of the number of blocks and the number of batches within the file (or batched data transmitted to a single destination).

NACHA Data Entry Specifications

All alphanumeric and alphabetic fields must be left justified and space filled. All numeric fields must be right justified, unsigned, and zero filled. Characters used in ACH records are restricted to 0-9, A-Z, space, and those special characters which have an EBCDIC value greater than hexadecimal "3F" or an ASCII value greater than hexadecimal "1F." Occurrences of values EBCDIC "00" - "3F" and ASCII "00" - "1F" are not valid.

Do not use characters that do not meet these requirements.

Field Inclusion Requirements

The following information defines the requirement for inclusion of certain data fields in ACH entries. These designations are: Mandatory (M), Required (R), and Optional (O).

Mandatory. A "Mandatory" field contains information necessary to ensure the proper routing and/or posting of an ACH entry. The ACH Operator will reject any entry or batch, which does not have appropriate values in a Mandatory field. Bank of America will edit for these same values so that your entries will not reject further down in the processing stream.

Required. The omission of a "Required" field will not cause an entry reject at the ACH Operator, but may cause a reject at the RDFI. For example, if the DFI Account Number field in the Entry Detail Record is omitted, the RDFI may return the entry because it cannot be posted. You should include appropriate values in "Required" fields to avoid processing and control problems at the RDFI.

Optional. The inclusion or omission of an "Optional" data field is at the discretion of the Originator. If you do include optional fields, the RDFI must include them in any return.

Annotated NACHA Record Formats

File Header Record - All Formats

The File Header Record designates physical file characteristics. It also identifies the Bank as the immediate destination and your company as the immediate origin of the file.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-------------------------|------------------------|---|-------|
| 1 | 01-01 | 1 | "1" | Record Type Code | Code identifying the File Header Record is "1" | M |
| 2 | 02-03 | 2 | "01" | Priority Code | Currently, only "01" is used | R |
| 3 | 04-13 | 10 | bNNNNNNNNNN | Immediate Destination | Number that identifies the Bank of America site where we will process your files. Bank of America will assign this. Possible values include: b111000025 = Dallas b051000017 = Richmond b121108250 = San Francisco b011900254 = Northeast You will be instructed which of the above you should use on your file. ("b" indicates a blank space) | M |
| 4 | 14-23 | 10 | NNNNNNNNNN | Immediate Origin | Your 10-digit company number assigned by Bank of America. | M |
| 5 | 24-29 | 6 | YYMMDD | File Creation Date | The date you create or transmit the input file: "YY" = Last two digits of the Year "MM" = Month in two digits "DD" = Day in two digits | M |
| 6 | 30-33 | 4 | HHMM | File Creation Time | Time of day you create or transmit the input file. This field is used to distinguish among input files if you submit more than one per day: "HH" = Hour based on a 24 hr clock "MM" = Minutes in two digits | O |
| 7 | 34-34 | 1 | UPPER CASE A-Z (or 0-9) | File ID Modifier | Code to distinguish among multiple input files sent per day. Label the first (or only) file "A" (or "0") and continue in sequence. | M |
| 8 | 35-37 | 3 | "094" | Record Size | Number of bytes per record-always 94. | M |
| 9 | 38-39 | 2 | "10" | Blocking Factor | Number of records per block | M |
| 10 | 40-40 | 1 | "1" | Format Code | Currently only "1" is used | M |
| 11 | 41-63 | 23 | Alphanumeric | Destination | Identifies the Bank of America processing site as the destination. Values are: "Bank of America DAL" = Dallas "Bank of America RIC" = Richmond "Bank of America SFO" = San Francisco "Bank of America NE" = Northeast | M |
| 12 | 64-86 | 23 | Alphanumeric | Origin or Company Name | Your company's name, up to 23 characters including spaces. | M |
| 13 | 87-94 | 8 | Alphanumeric | Reference Code | You may use this field to describe the input file for internal accounting purposes or fill with spaces. | O |

Company/Batch Header Record Formats

A batch is a collection of like entries within a file. You must use a separate batch if any of the batch-level information, such as effective date or company name or company description changes.

Batch Header Record - All SECs Except IAT

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-------------------------|----------------------------|--|-------|
| 1 | 01-01 | 1 | "5" | Record Type Code | Code identifying the Company/Batch Header Record is "5" | M |
| 2 | 02-04 | 3 | "200" "220" "225" | Service Class Code | Identifies the type of entries in the batch. Code "200" indicates a mixed batch, i.e., one containing debit and/or credit entries; "220" is for credits only; "225" is for debits only. | M |
| 3 | 05-20 | 16 | Alphanumeric | Company Name | Your company name. NACHA rules require the RDFI to print this value on the receiver's statement so you will want to make this value as clear as possible. | M |
| 4 | 21-40 | 20 | Alphanumeric | Company Discretionary Data | For your company's internal use. If you include a value in this field, and your settlement occurs at the batch level, or your returns settle at the item level, we will report the value in the settlement entries we create. | O |
| 5 | 41-50 | 10 | NNNNNNNNN | Company Identification | Your 10-digit company number assigned by Bank of America. | M |
| 6 | 51-53 | 3 | "PPD", "CCD" etc. | Standard Entry Class Code | A mnemonic, designated by NACHA, which permits entries to be distinguished. Identifies the specific record format used to carry payment and payment-related information. A list of the most commonly used SEC codes can be found on page 1 of this guide. | M |
| 7 | 54-63 | 10 | Alphanumeric | Company Entry Description | You establish the value of this field to provide a description to be displayed to the Receiver. Description should describe the purpose of the entries, such as "PAYROLL" or "ECHECKPAY" for consumer entries or "TRADE PAY" for corporate receivers. NACHA Rules require that RDFIs print this value on the Receiver's account statement. | M |
| 8 | 64-69 | 6 | Alphanumeric | Company Descriptive Date | Description you choose to identify the date. NACHA recommends, but does not require, that RDFIs print this value on the receiver's statement. | O |
| 9 | 70-75 | 6 | YYMMDD | Effective Entry Date | Date you desire funds to post to receiver's account in YYMMDD format. | R |
| 10 | 76-78 | 3 | blanks | Settlement Date (Julian) | The ACH Operator will populate the actual settlement date in this field. | R |
| 11 | 79-79 | 1 | "1" | Originator Status Code | Identifies the Originator as a non-Federal Government entity. | M |

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------|--------------------------------|--|-------|
| 12 | 80-87 | 8 | NNNNNNNN | Originating DFI Identification | We will assign number based on where you will deliver your files 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco 01190025 = Northeast | M |
| 13 | 88-94 | 7 | Numeric | Batch Number | Assign batch numbers in ascending order within each file. | M |

Batch Header Record - IAT Only ¹

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-------------------------|--|---|-------|
| 1 | 01-01 | 1 | "5" | Record Type Code | The code identifying the Company/Batch Header Record | M |
| 2 | 02-04 | 3 | "200" "220" "225" | Service Class Code | Identifies the type of entries in the batch. "200" = mixed debits and credits "220" = credits only "225" = debits only | M |
| 3 | 05-20 | 16 | blank | IAT Indicator | Leave blank | O |
| 4 | 21-22 | 2 | "FF" | Foreign Exchange Indicator | Fixed-to-Fixed - No currency conversion. Entry is originated in a fixed-value amount and is to be received in the same fixed-value amount in the same currency. Fixed-value entries will have spaces in the Foreign Exchange Reference field. | M |
| 5 | 23-23 | 1 | "3" | Foreign Exchange Reference Indicator | Code used to indicate the content of the Foreign Exchange Reference Field. "3" = Space filled | R |
| 6 | 24-38 | 15 | blank | Foreign Exchange Reference | Space filled. | R |
| 7 | 39-40 | 2 | Alphanumeric | ISO Destination Country Code | This field contains the two-character code, as approved by the International Organization for Standardization (ISO), to identify the country in which the entry is to be received. Values can be found on the International Organization for Standardization website: www.iso.org | M |
| 8 | 41-50 | 10 | Alphanumeric | Originator Identification | Your 10-digit company number assigned by Bank of America For U.S. entities: the number assigned will be your tax ID For non-U.S. entities: the number assigned will be your DDA number, or the last 9 characters of your account number if it exceeds 9 characters. | M |
| 9 | 51-53 | 3 | "IAT" | Standard Entry Class Code | A mnemonic, designated by NACHA, for International ACH Transactions | M |
| 10 | 54-63 | 10 | Alphanumeric | Company Entry Description | You establish the value of this field to provide a description to be displayed to the Receiver. Should describe the purpose of the entry, such as "PAYROLL" or "TRADE PAY". | M |
| 11 | 64-66 | 3 | Alphanumeric | ISO Originating Currency Code (Account Currency) | This field contains the three-character code, as approved by the International Organization for Standardization (ISO), to identify the currency denomination in which the entry was first originated. If the source of funds is within the territorial jurisdiction of the U.S., enter "USD", otherwise refer to International Organization for Standardization website for value: www.iso.org | M |

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|--|--|-------|
| 12 | 67-69 | 3 | Alphanumeric | ISO Destination Currency Code (Payment Currency) | This field contains the three-character code, as approved by the International Organization for Standardization (ISO), to identify the currency denomination in which the entry will ultimately be settled. If the final destination of funds is within the territorial jurisdiction of the U.S., enter "USD", otherwise refer to International Organization for Standardization website for value: www.iso.org | M |
| 13 | 70-75 | 6 | YYMMDD | Effective Entry Date | Date you desire funds to post to receiver's account. | R |
| 14 | 76-78 | 3 | blanks | Settlement Date (Julian) | The ACH Operator will populate the actual settlement date in this field. | R |
| 15 | 79-79 | 1 | "1" | Originator Status Code | Identifies the Originator as a non-Federal Government entity. | M |
| 16 | 80-87 | 8 | TTTTAAAA | Gateway Operator Identification/ ODFI Identification | We will assign number based on where you will deliver your files 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco 01190025 = Northeast | M |
| 17 | 88-94 | 7 | Numeric | Batch Number | Assign batch numbers in ascending order within each file. | M |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

Entry Detail Record Formats

One Entry Detail Record is created for each entry. The record contains information about the Receiver and the Receiver's financial institution.

ARC Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-----------------|-----------------------------|---|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Transit Routing/ number of the receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$c | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries. | M |
| 7 | 40-54 | 15 | Alphanumeric | Check Serial Number | Check serial number of the Receiver's source document. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement. | M |
| 8 | 55-76 | 22 | Alphanumeric | Individual Name | For ARC, this field may contain the receiver's name or reference number or identification number to identify a transaction or customer. | O |
| 9 | 77-78 | 2 | Blank | Discretionary Data | The use of this field is defined by the ODFI. Bank of America requires that this field be left blank. | O |
| 10 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | M |
| 11 | 80-94 | 15 | Numeric | Trace Number | The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number. | M |

BOC Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|------------------|-----------------------------|---|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Routing Transit number of the Receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a voided check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$cc | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries. | M |
| 7 | 40-54 | 9 | Alphanumeric | Check Serial Number | Check serial number of the Receiver's source document. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement. | M |
| 8 | 55-76 | 22 | Alphanumeric | Individual Name | The Receiver's Name. | O |
| 9 | 77-78 | 2 | Blank | Discretionary Data | The use of this field is defined by the ODFI. Bank of America requires that this field be left blank. | O |
| 10 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | O |
| 11 | 80-94 | 15 | Numeric | Trace Number | The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number. | M |

CCD Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-----------------|-----------------------------|--|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking and savings account credits/debits or prenotes. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenote of checking credit 24 = Zero-dollar checking credit with remittance data (CCD & CTX entries only) 27 = Automated payment (checking debit) 28 = Prenote of checking debit 29 = Zero-dollar checking debit with remittance data (CCD & CTX entries only) 32 = Automated deposit (savings credit) 33 = Prenote of savings credit 34 = Zero-dollar savings credit with remittance data (CCD & CTX entries only) 37 = Automated payment (savings debit) 38 = Prenote of savings debit 39 = Zero-dollar savings debit with remittance data (CCD & CTX entries only) | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Transit Routing number of the Receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$c | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar and prenote entries. | M |
| 7 | 40-54 | 15 | Alphanumeric | Identification Number | This field contains the accounting number by which the Receiver is known to the Originator for descriptive purposes. NACHA Rules recommend but do not require the RDFI to print the contents of this field on the receiver's statement. | O |
| 8 | 55-76 | 22 | Alphanumeric | Receiving Company Name | Name of Receiver. | R |
| 9 | 77-78 | 2 | Alphanumeric | Discretionary Data Field | Use this field only if requested and the Bank has implemented draft production for your company and only if the Transaction Codes "27" or "37" are present in Field 2 of this record. If you plan to use this feature, please contact ACH Customer Service. Values are: "bb" = Electronic only "1*" = Preauthorized check only ("b" indicates a blank space) | M |
| 10 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | M |

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------|--------------|--|-------|
| 11 | 80-94 | 15 | Numeric | Trace Number | <p>The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous.</p> <p>Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number.</p> | M |

CTX Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|------------------|----------------------------------|--|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenote of checking credit 24 = Zero-dollar checking credit with remittance data (CCD & CTX entries only) 27 = Automated payment (checking debit) 28 = Prenote of checking debit 29 = Zero-dollar checking debit with remittance data (CCD & CTX entries only) 32 = Automated deposit (savings credit) 33 = Prenote of savings credit 34 = Zero-dollar savings credit with remittance data (CCD & CTX entries only) 37 = Automated payment (savings debit) 38 = Prenote of savings debit 39 = Zero-dollar savings debit with remittance data (CCD & CTX entries only) | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Transit Routing/ number of the receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$cc | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries. | M |
| 7 | 40-54 | 15 | Alphanumeric | Identification Number | This field contains the accounting number by which the Receiver is known to the Originator for descriptive purposes. NACHA Rules recommend but do not require the RDFI to print the contents of this field on the receiver's statement. | O |
| 8 | 55-58 | 4 | Numeric | Number of Addenda Records | Number of addenda records associated with this transaction | M |
| 9 | 59-74 | 16 | Alphanumeric | Receiving Company Name/ID Number | Name of Receiver. | R |
| 10 | 75-76 | 2 | Blank | Reserved | Leave blank | n/a |
| 11 | 77-78 | 2 | Blank | Discretionary Data Field | The use of this field is defined by the ODFI. Bank of America requires that this field be left blank. | O |
| 12 | 79-79 | 1 | Numeric | Addenda Record Indicator | "1" = addenda included. | M |

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------|--------------|---|-------|
| 13 | 80-94 | 15 | Numeric | Trace Number | <p>The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous.</p> <p>Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number.</p> | M |

IAT Entry Detail Record¹

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------------|--|--|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code for identifying the Entry Detail Record | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking and savings account credits/debits or prenotes. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenote of checking credit 24 = Zero-dollar checking credit with remittance data 27 = Automated payment (checking debit) 28 = Prenote of checking debit 29 = Zero-dollar checking debit with remittance data 32 = Automated deposit (savings credit) 33 = Prenote of savings credit 34 = Zero-dollar savings credit with remittance data 37 = Automated payment (savings debit) 38 = Prenote of savings debit 39 = Zero-dollar savings debit with remittance data | M |
| 3 | 04-11 | 8 | TTTTAAA | Gateway Operator Identification/RDFI Identification | Contains the routing transit number of the Receiving Bank | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the Gateway Operator Identification / RDFI Identification. Used to check for transpositions. | M |
| 5 | 13-16 | 4 | Numeric | Number of Addenda Records | Number of addenda records for this entry record. | M |
| 6 | 17-29 | 13 | blank | Reserved | Leave blank | n/a |
| 7 | 30-39 | 10 | \$\$\$\$\$\$cc | Amount | Enter amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. | M |
| 8 | 40-74 | 35 | Alphanumeric | Foreign Receiver's Account Number/DFI Account Number | Receiver's account number at the RDFI domiciled in the territorial jurisdiction of the U.S. A value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 35 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | M |
| 9 | 75-76 | 2 | blank | Reserved | Leave blank | n/a |
| 10 | 77-77 | 1 | blank | Gateway Operator OFAC Screening Indicator | Leave blank | O |
| 11 | 78-78 | 1 | blank | Secondary OFAC Screening Indicator | Leave blank | O |
| 12 | 79-79 | 1 | "1" | Addenda Record Indicator | "1" = Addenda records follow this entry | M |

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------|--------------|--|-------|
| 13 | 80-94 | 15 | Numeric | Trace Number | <p>The field is constructed as follows: Positions 80-87 should be the same as Field 16 of the IAT Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous.</p> <p>Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number.</p> | M |

POP Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|------------------|-----------------------------|---|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Routing Transit number of the receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a voided check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$cc | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries. | M |
| 7 | 40-48 | 9 | Alphanumeric | Check Serial Number | Check serial number of the source document. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement. | M |
| 8 | 49-52 | 22 | Alphanumeric | Terminal City | Identifies the city in which the electronic terminal is located. | M |
| 9 | 53-54 | 2 | Alphanumeric | Terminal State | Identifies the state in which the electronic terminal is located. | M |
| 10 | 55-76 | 22 | Alphanumeric | Individual Name | The Receiver's Name. | O |
| 11 | 77-78 | 2 | Blank | Discretionary Data | The use of this field is defined by the ODFI. Bank of America requires that this field be left blank. | O |
| 12 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | O |
| 13 | 80-94 | 15 | Numeric | Trace Number | The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number. | M |

PPD Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-----------------|----------------------------------|--|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking and savings account credits/debits or prenotes. Valid codes are: 22 = Automated deposit (checking credit) 23 = Prenote of checking credit 27 = Automated payment (checking debit) 28 = Prenote of checking debit 32 = Automated deposit (savings credit) 33 = Prenote of savings credit 37 = Automated payment (savings debit) 38 = Prenote of savings debit | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Transit Routing number of the Receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$c | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar and prenote entries. | M |
| 7 | 40-54 | 15 | Alphanumeric | Individual Identification Number | This field contains the accounting number by which the Receiver is known to the Originator for descriptive purposes. NACHA Rules recommend but do not require the RDFI to print the contents of this field on the receiver's statement. | O |
| 8 | 55-76 | 22 | Alphanumeric | Individual Name | Name of Receiver. | R |
| 9 | 77-78 | 2 | Alphanumeric | Discretionary Data Field | Use this field only if requested and the Bank has implemented draft production for your company and only if the Transaction Codes "27" or "37" are present in Field 2 of this record. If you plan to use this feature, please contact ACH Customer Service. Values are: "bb" = Electronic only "1*" = Preauthorized check only ("b" indicates a blank space) | M |
| 10 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | M |

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------|--------------|---|-------|
| 11 | 80-94 | 15 | Numeric | Trace Number | <p>The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous.</p> <p>Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number.</p> | M |

RCK Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|------------------|-----------------------------|---|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Routing Transit number of the receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$cc | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries. | M |
| 7 | 40-54 | 15 | Alphanumeric | Check Serial Number | The serial number of the check being represented | M |
| 8 | 55-76 | 22 | Alphanumeric | Individual Name | Receiver's name | R |
| 9 | 77-78 | 2 | Blank | Discretionary Data Field | The use of this field is defined by the ODFI. Bank of America requires that this field be left blank. | O |
| 10 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | M |
| 11 | 80-94 | 15 | Numeric | Trace Number | The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number. | M |

TEL Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|------------------|----------------------------------|---|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking account credits/debits or personifications. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Routing Transit number of the receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$cc | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenote entries. | M |
| 7 | 40-54 | 15 | Alphanumeric | Individual Identification Number | This number may be used for reference by the Receiver. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement. | M |
| 8 | 55-76 | 22 | Alphanumeric | Individual Name | This field is entered by the Originator and provides identification information for the receiver. | R |
| 9 | 77-78 | 2 | Alphanumeric | Payment Type Code | This field is used to indicate whether a TEL entry is recurring or a single payment entry. Values are: "Rb" = Recurring "Sb" or "bb" = Single payment ("b" indicates a blank space) | R |
| 10 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | M |
| 11 | 80-94 | 15 | Numeric | Trace Number | The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number. | M |

WEB Entry Detail Record

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|------------------|----------------------------------|---|-------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6." | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking account credits/debits or prenotes. Valid codes are: 27 = Automated payment (checking debit) 28 = Prenote of checking debit | M |
| 3 | 04-11 | 8 | TTTTAAAA | RDFI Routing Transit Number | Routing Transit number of the receiver's financial institution. | M |
| 4 | 12-12 | 1 | Numeric | Check Digit | The ninth character of the RDFI Routing Transit Number. Used to check for transpositions. | M |
| 5 | 13-29 | 17 | Alphanumeric | DFI Account Number | Receiver's account number at the RDFI, a value generally found on the MICR line of a check. Enter the MICR Dash Cue Symbol as a hyphen ("-"). Account numbers vary in format. If the account number has less than 17 characters, left-justify, blank-fill. Ignore any blank spaces within the account number. | R |
| 6 | 30-39 | 10 | \$\$\$\$\$\$\$cc | Amount | Entry amount in dollars with two decimal places. Right-justified, left zero-filled, without a decimal point. Enter 10 zeros for non-dollar prenotification entries. | M |
| 7 | 40-54 | 15 | Alphanumeric | Individual Identification Number | This number may be used for reference by the Receiver. NACHA Rules recommend but do not require that the RDFI print the contents of this field on the receiver's statement. | M |
| 8 | 55-76 | 22 | Alphanumeric | Individual Name | This field is entered by the Originator and provides identification information for the receiver. | R |
| 9 | 77-78 | 2 | Alphanumeric | Payment Type Code | This field is used to indicate whether a WEB entry is recurring or a single payment entry. Values are: "Rb" = Recurring "Sb" = Single payment ("b" indicates a blank space) | R |
| 10 | 79-79 | 1 | Numeric | Addenda Record Indicator | "0" = No addenda supplied. "1" = One addenda included. | M |
| 11 | 80-94 | 15 | Numeric | Trace Number | The field is constructed as follows: Positions 80-87 should be the same as Field 12 of the Company/Batch Header. Positions 88-94 are filled with the Entry Detail Sequence Number. This number must be assigned in ascending order to entries within each batch, although the numbers need not be continuous. Note: Bank of America reassigns new trace numbers when we send entries to the clearing house (unless you have a special set up for the "Retain Trace Number" option). Any reports which you subscribe to, including return reports and data files, will contain your original trace number. | M |

Addenda Record Formats – Non-IAT

The Addenda Record contains additional information about the immediately preceding Entry Detail Record. If you include Addenda Record(s), then you must include them in the item count that is entered into the Company/Batch Control Record.

CCD Addenda Record (Optional)

One optional Addenda Record may be included with a CCD Entry Detail Record (sometimes referred to as a “CCD+”). The addenda should **not** be used with prenotes. The addenda format provided here may also be used for PPD as well as CCD records, but inclusion of this record is not normally recommended for PPD transactions.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|------------------------------|---|-------|
| 1 | 01 | 1 | “7” | Record Type Code | Code identifying the Addenda Record is “7.” | M |
| 2 | 02-03 | 2 | “05” | Addenda Type Code | Code identifying the type of Addenda is “05.” | M |
| 3 | 04-83 | 80 | Alphanumeric | Payment Related Information | Payment information associated with the immediately preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments or NACHA endorsed banking conventions. The asterisk (“*”) must be the delimiter between the data elements, and the back slash (“\”) must be the terminator between the data segments. | O |
| 4 | 84-87 | 4 | Numeric | Addenda Sequence Number | Sequence number consecutively assigned to each Addenda Record beginning with “1.” Zero fill to the left. | M |
| 5 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record’s trace number. This number is the same as the last seven digits of the trace number (Field 11) of the related Entry Detail Record. | M |

CTX Addenda Record

Up to 9,999 Addenda Records may be included with a CTX Entry Detail Record. The addenda should **not** be used with prenotes.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|------------------------------|---|-------|
| 1 | 01 | 1 | "7" | Record Type Code | Code identifying the Addenda Record is "7." | M |
| 2 | 02-03 | 2 | "05" | Addenda Type Code | Code identifying the type of Addenda is "05." | M |
| 3 | 04-83 | 80 | Alphanumeric | Payment Related Information | Payment information associated with the immediately preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments or NACHA endorsed banking conventions. The asterisk ("*") must be the delimiter between the data elements, and the back slash ("\") must be the terminator between the data segments. | O |
| 4 | 84-87 | 4 | "1" | Addenda Sequence Number | This number is consecutively assigned to each Addenda Record following an Entry Detail Record. The first addenda sequence number must always be a "1." | M |
| 5 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

WEB Addenda Record (Optional)

One optional Addenda Record may be included with each WEB Entry Detail Record.
The addenda should **not** be used with prenotes.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|------------------------------|--|-------|
| 1 | 01-01 | 1 | "7" | Record Type Code | The Record Type Code identifying the Addenda record is "7." | M |
| 2 | 02-03 | 2 | "05" | Addenda Type Code | The Addenda Type Code identifying the Addenda record is "05." | M |
| 3 | 04-83 | 80 | Alphanumeric | Payment Related Information | Optional payment related information for reference. An asterisk ("*") will be the delimiter between the data elements, and the backslash ("\") will be the terminator between the data segments. | O |
| 4 | 84-87 | 4 | Numeric | Addenda Sequence Number | This number is consecutively assigned to each Addenda Record following an Entry Detail Record. The first addenda sequence number must always be a "1." | M |
| 5 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 11) of the related Entry Detail Record. | M |

Addenda Record Formats – IAT

For IAT entries, the first seven Addenda Records are mandatory and contain additional information about the receiver, the ODFI and the RDFI as required by OFAC. The type ‘717’ remittance addenda is optional and is used by the Originator to supply additional information about Entry Detail Record to the Receiver; a maximum of two type ‘717’ addenda are allowed. The type ‘718’ Foreign Correspondent Bank addenda must be included if a Foreign Correspondent Bank is involved in the processing of the IAT entry; a maximum of five type ‘718’ addenda are allowed.

Each Addenda Record must be included in the item count that is entered into the Company/Batch Control Record.

IAT First Addenda Record (710)¹

The First Addenda Record identifies the Receiver of the transaction and the dollar amount of the payment.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------------------------------|------------------------|--|-------|
| 1 | 01-01 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 02-03 | 2 | "10" | Addenda Type Code | First Addenda Record for IAT | M |
| 3 | 04-06 | 3 | Alphanumeric | Transaction Type Code | Describes the type of payment: ANN = Annuity BUS = Business/Commercial DEP = Deposit LOA = Loan MIS = Miscellaneous MOR = Mortgage PEN = Pension RLS = Rent/Lease REM = Remittance ² SAL = Salary/Payroll TAX = Tax TEL = Telephone-Initiated Transaction WEB = Internet-Initiated Transaction ARC = Accounts Receivable Entry BOC = Back Office Conversion Entry POP = Point of Purchase Entry RCK = Re-presented Check Entry | R |
| 4 | 07-24 | 18 | \$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$ | Foreign Payment Amount | For inbound IAT payments this field should contain the USD amount or may be blank. | R |
| 5 | 25-46 | 22 | Alphanumeric | Foreign Trace Number | Insert blanks or zeros | O |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

² Effective March 15, 2013

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|--|--|-------|
| 6 | 47-81 | 35 | Alphanumeric | Receiving Company Name/Individual Name | Insert Receiver's name | M |
| 7 | 82-87 | 6 | blank | Reserved | Leave blank | n/a |
| 8 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

IAT Second Addenda Record (711)¹

The Second and Third Addenda Records identify key information related to the Originator of the entry.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|------------------------------|--|-------|
| 1 | 01-01 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 02-03 | 2 | "11" | Addenda Type Code | Second Addenda record for IAT | M |
| 3 | 04-38 | 35 | Alphanumeric | Originator Name | This field contains your company name | M |
| 4 | 39-73 | 35 | Alphanumeric | Originator Street Address | This field contains your company's address | M |
| 5 | 74-87 | 14 | blank | Reserved | Leave blank | n/a |
| 6 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

IAT Third Addenda Record (712)¹

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|------------------------------------|---|-------|
| 1 | 01-01 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 02-03 | 2 | "12" | Addenda Type Code | Third Addenda Record for IAT | M |
| 3 | 04-38 | 35 | Alphanumeric | Originator City & State / Province | City and State should be separated with an asterisk (*) as a delimiter and the field should end with a backslash (\). For example: San Francisco*CA\ | M |
| 4 | 39-73 | 35 | Alphanumeric | Originator Country & Postal Code | Data elements must be separated by an asterisk (*) and must end with a backslash (\) For example: US*10036\ | M |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

| | | | | | | |
|---|-------|----|---------|------------------------------|--|-----|
| 5 | 74-87 | 14 | blank | Reserved | Leave blank | n/a |
| 6 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

IAT Fourth Addenda Record (713)¹

The Fourth Addenda Record contains information related to the financial institution originating the entry. For inbound IAT entries, the Fourth Addenda Record must contain information to identify the foreign financial institution that is providing the funding and payment instruction for the IAT entry.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|---|---|-------|
| 1 | 1-1 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 2-3 | 2 | "13" | Addenda Type Code | Fourth Addenda Record for IAT | M |
| 3 | 4-38 | 35 | Alphanumeric | Originating DFI Name | "BANK OF AMERICA" For Inbound IATs: Name of the foreign bank providing funding for the payment transaction | M |
| 4 | 39-40 | 2 | "01" | Originating DFI Identification Number Qualifier | "01" = National Clearing System For Inbound IATs: The 2-digit code that identifies the numbering scheme used in the Foreign DFI Identification Number field: 01 = National Clearing System 02 = BIC Code 03 = IBAN Code | M |
| 5 | 41-74 | 34 | Alphanumeric | Originating DFI Identification | This field contains the routing number that identifies the U.S. ODFI initiating the entry. Assigned by Bank of America based on where you will deliver your files "111000025" = Dallas "051000017" = Richmond "121108250" = San Francisco "011900254" = Northeast For Inbound IATs: This field contains the bank ID number of the Foreign Bank providing funding for the payment transaction. | M |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

| | | | | | | |
|---|-------|----|--------------|-------------------------------------|---|-----|
| 6 | 75-77 | 3 | Alphanumeric | Originating DFI Branch Country Code | <p>USb" = United States ("b" indicates a blank space)</p> <p>For Inbound IATs: This 3 position field contains a 2-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that originated the entry is located. Values for other countries can be found on the International Organization for Standardization website: www.iso.org.</p> | M |
| 7 | 78-87 | 10 | blank | Reserved | Leave blank | n/a |
| 8 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

IAT Fifth Addenda Record (714)¹

The Fifth Addenda Record identifies the Receiving financial institution holding the Receiver's account.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------|---|--|-------|
| 1 | 1-1 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 2-3 | 2 | "14" | Addenda Type Code | Fifth Addenda Record for IAT | M |
| 3 | 4-38 | 35 | Alphanumeric | Receiving DFI Name | Name of the Receiver's bank | M |
| 4 | 39-40 | 2 | Numeric | Receiving DFI Identification Number Qualifier | The 2-digit code that identifies the numbering scheme used in the Receiving DFI Identification Number field: 01 = National Clearing System 02 = BIC Code 03 = IBAN Code | M |
| 5 | 41-74 | 34 | Alphanumeric | Receiving DFI Identification Number | The bank identification number of the DFI at which the Receiver maintains his account. | M |
| 6 | 75-77 | 3 | Alphanumeric | Receiving DFI Branch Country Code | This 3 position field contains a 2-character code as approved by the International Organization for Standardization (ISO) used to identify the country in which the branch of the bank that receives the entry is located. Values for other countries can be found on the International Organization for Standardization website: www.iso.org "USb" = United States ("b" indicates a blank space) | M |
| 7 | 78-87 | 10 | blank | Reserved | Leave blank | n/a |
| 8 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

IAT Sixth Addenda Record (715)¹

The Sixth and Seventh Addenda Records identify information related to the Receiver.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|--------------|-----------------|-------------|-----------------|--------------------------------|---|--------------|
| 1 | 1-1 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 2-3 | 2 | "15" | Addenda Type Code | Sixth Addenda Record for IAT | M |
| 3 | 4-18 | 15 | Alphanumeric | Receiver Identification Number | This field contains the accounting number by which the Originator is known to the Receiver for descriptive purposes. NACHA Rules recommend but do not require the RDFI to print the contents of this field on the receiver's statement. | O |
| 4 | 19-53 | 35 | Alphanumeric | Receiver Street Address | Receiver's physical address | M |
| 5 | 54-87 | 34 | blank | Reserved | Leave blank | n/a |
| 6 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

IAT Seventh Addenda Record (716)¹

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|--------------|-----------------|-------------|-----------------|--------------------------------|--|--------------|
| 1 | 1-1 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 2-3 | 2 | "16" | Addenda Type Code | Seventh Addenda Record for IAT | M |
| 3 | 4-38 | 35 | Alphanumeric | Receiver City, State/Province | City and State should be separated with an asterisk (*) as a delimiter and the field should end with a backslash (\). For example: San Francisco*CA\ | M |
| 4 | 39-73 | 35 | Alphanumeric | Receiver Country & Postal Code | Data elements must be separated by an asterisk (*) and must end with a backslash (\) For example: US*10036\ | M |
| 5 | 74-87 | 14 | blank | Reserved | Leave blank | n/a |
| 6 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

IAT Addenda Record for Remittance Information (717) (Optional)¹

This is an optional Addenda Record used to provide payment-related data. You may include up to two of these Addenda Records with each IAT entry.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|--------------|-----------------|-------------|-----------------|------------------------------|---|--------------|
| 1 | 1-1 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 2-3 | 2 | "17" | Addenda Type Code | Addenda Record for Remittance Information for IAT | M |
| 3 | 4-83 | 80 | Alphanumeric | Payment Related Information | Payment information associated with the preceding Entry Detail Record. Must contain NACHA endorsed ANSI ASC X12 data segments or NACHA endorsed banking conventions. The asterisk ("*") must be the delimiter between the data elements, and the back slash ("\") must be the terminator between the data segments. | O |
| 4 | 84-87 | 4 | Numeric | Addenda Sequence Number | Sequence number of each type "17" remittance addenda in ascending order beginning with 0001 | M |
| 5 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

IAT Addenda Record for Foreign Correspondent Bank Information (718)¹

This Addenda Record is used to provide information on each Foreign Correspondent Bank involved in the processing of the IAT entry. If no Foreign Correspondent Bank is involved, the record should not be included.

NOTE: A maximum of five 'Type 18' addenda records may be included with each IAT entry.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|--------------|-----------------|-------------|-----------------|--|--|--------------|
| 1 | 1-1 | 1 | "7" | Record Type Code | The code identifying the Addenda Record | M |
| 2 | 2-3 | 2 | "18" | Addenda Type Code | Addenda Record for Foreign Correspondent Bank Information for IAT | M |
| 3 | 4-38 | 35 | Alphanumeric | Foreign Correspondent Bank Name | This field contains the name of the Foreign Correspondent Bank | M |
| 4 | 39-40 | 2 | Alphanumeric | Foreign Correspondent Bank Identification Number Qualifier | This field contains a 2-digit code that identifies the numbering scheme used in the Foreign Correspondent Bank Identification Number field. Code values for this field are: "01" = National Clearing System "02" = BIC Code "03" =IBAN Code | M |
| 5 | 41-74 | 34 | Alphanumeric | Foreign Correspondent Bank Identification Number | This field contains the bank ID number of the Foreign Correspondent Bank | M |
| 6 | 75-77 | 3 | Alphanumeric | Foreign Correspondent Bank Branch Country Code | This field contains the two-character code, as approved by the International Organization for Standardization (ISO), to identify the country in which the branch of the Foreign Correspondent Bank is located. Values can be found on the International Organization for Standardization website: www.iso.org | M |
| 7 | 78-83 | 6 | Blanks | Reserved | | N/A |
| 8 | 84-87 | 4 | Numeric | Addenda Sequence Number | Sequence number of each 'Type 18' Foreign Correspondent Bank Identification addenda in ascending order beginning with "0001" | M |
| 9 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | This field contains the ascending sequence number section of the Entry Detail Record's trace number. This number is the same as the last seven digits of the trace number (Field 13) of the related Entry Detail Record. | M |

¹ The IAT formatting instructions found in this guide are appropriate for international payments settling within the U.S. only. For IAT formatting instructions that apply to cross-border ACH payments, please refer to the U.S. ACH Cross-Border Services User Guide.

Batch/Control Record – All Formats

The Company/Batch Control Record concludes the batch and contains the item count and dollar totals for the Entry Detail and Addenda Records in the batch.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-------------------------|---|--|-------|
| 1 | 01-01 | 1 | "8" | Record Type Code | Code identifying the Company/ Batch Header Record is "8" | M |
| 2 | 02-04 | 3 | "200" or "220" or "225" | Service Class Code | Identifies the type of entries in the batch. Must match the value you used in the Batch Header Record, above. | M |
| 3 | 05-10 | 6 | Numeric | Entry/Addenda Count | Total number of Entry Detail Records plus addenda records (Record Types "6" and "7") in the batch. Requires 6 positions, right-justify, left zero-fill. | M |
| 4 | 11-20 | 10 | Numeric | Entry Hash | Total of eight-character Transit Routing/ABA numbers in the batch (field 3 of the Entry Detail Record). Do not include the Transit Routing Check Digit. Enter the ten low-order (right most) digits of this number. For example, if the sum were 112233445566, you would enter 2233445566. | M |
| 5 | 21-32 | 12 | \$\$\$\$\$\$\$\$\$cc | Total Debit Entry Dollar Amount in Batch | Dollar total of debit entries in the batch. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill. | M |
| 6 | 33-44 | 12 | \$\$\$\$\$\$\$\$\$cc | Total Credit Entry Dollar Amount in Batch | Dollar total of credit entries in the batch. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill. | M |
| 7 | 45-54 | 10 | NNNNNNNNNN | Company Identification | Your 10-digit company number assigned by Bank of America. Must match Field 5 of the Company/ Batch Header Record. | M |
| 8 | 55-73 | 19 | Alphanumeric | Message Authentication Code | Leave blank | O |
| 9 | 74-79 | 6 | Alphanumeric | Reserved | Leave blank | n/a |
| 10 | 80-87 | 8 | NNNNNNNN | Originating DFI Identification | We will assign number based on where you will deliver your files 11100002 = Dallas 05100001 = Richmond 12110825 = San Francisco 01190025 = Northeast | M |
| 11 | 88-94 | 7 | Numeric | Batch Number | Number of the batch for which this is a control record. Number the batches sequentially within each file. Must match Field 13 of the Company/Batch Header Record. | M |

File Control Record – All Formats

The File Control record contains dollar, entry, and hash totals from the file's Company/Batch Control Records. This record also contains counts of the blocks and batches in the file.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|--------------------|--|---|-------|
| 1 | 01-01 | 1 | "9" | Record Type Code | Code identifying the File Control Record is "9" | M |
| 2 | 02-07 | 6 | Numeric | Batch Count | Total number of Company/Batch Header Records (Record Type "5") in the file. | M |
| 3 | 08-13 | 6 | Numeric | Block Count | Total number of physical blocks in the file, including the File Header and File Control Records. | M |
| 4 | 14-21 | 8 | Numeric | Entry/ Addenda Count | Total number of Entry Detail and Addenda Records (Record Types "6" and "7") in the file. | M |
| 5 | 22-31 | 10 | Numeric | Entry Hash | Total of eight character Transit Routing/ABA numbers in the file (Field 3 of the Entry Detail Record). Do not include the Transit Routing Check Digit. Enter the 10 low-order (right most) digits of this number. For example, if this sum is 998877665544, enter 8877665544. | M |
| 6 | 32-43 | 12 | \$\$\$\$\$\$\$\$cc | Total Debit Entry Dollar Amount in File | Dollar total of debit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill. | M |
| 7 | 44-55 | 12 | \$\$\$\$\$\$\$\$cc | Total Credit Entry Dollar Amount in File | Dollar total of credit entries in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill. | M |
| 8 | 56-94 | 39 | Blank | Reserved | Leave this field blank. | n/a |

Appendices

- A. Reversal File Specifications
- B. Resources for Obtaining Information on Child Support Payments
- C. Addenda Record Formatting for Electronic Dealer Drafting Remittances (EDDR)

Appendix A: Reversal File Specifications

If you have initiated a duplicate file or a file in which each entry or one or more batches of entries contain erroneous data, you may create a reversal file. The sequence of records for the original file and the reversal file is identical. The tables below define the changes that must be made to the original batch and Entry Detail Records to create reversal files.

The reversal file format may also be used to initiate reclamation entries to reverse pension, annuity, or other consumer benefit payments after the death of the beneficiary. In that case, the Company Entry Description in the Batch Header Record will be ‘RECLAIM’ rather than ‘REVERSAL’ and the amount in the Entry Detail or ‘6’ Record must be equal to or less than the amount of the original Entry. We strongly recommend you contact ACH services prior to initiating a reversal file, especially if you are correcting erroneous debits.

You are not eligible to submit reversal files if you are on prefunding. If you are a prefunded client, you must contact ACH services to perform any reversals.

Please note that some Receivers, such as taxing authorities, may not accept reversals.

File Header Record - Reversals

The file creation date and time for Reversal files should be updated from the file you originally sent.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------|--------------------|--|-------|
| 5 | 24-29 | 6 | YYMMDD | File Creation Date | The date you create or transmit the reversal input file: “YY” = Last two digits of the Year “MM” = Month in two digits “DD” = Day in two digits | M |
| 6 | 30-33 | 4 | HHMM | File Creation Time | Time of day you create or transmit the reversal input file. This field is used to distinguish among input files if you submit more than one per day: “HH” = Hour based on a 24 hour clock “MM” = Minutes in two digits | O |

Company/Batch Header Record - Reversals

The Batch Header Records for Reversals require the following changes from the original Batch Header Records.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|-------------------------|---------------------------|--|-------|
| 2 | 02-04 | 3 | "200" or "220" or "225" | Service Class Code | Identifies the type of entries in the batch. If you used "200" in your original batch, use "200" in the reversing batch. Otherwise, reverse the value: If you used "220" (Credits), you should now use "225" (Debits). If you used "225" (Debits), you should now use "220" (credits). | M |
| 7 | 54-63 | 10 | Alphanumeric | Company Entry Description | Identifies the batch as containing reversal or reclamation entries: "REVERSALbb" = Reversal entries "RECLAIMbbb" = Reclamation entries ("b" indicates a blank space) | M |
| 9 | 70-75 | 6 | YYMMDD | Effective Entry Date | New Effective Entry Date. Date that the company desires funds to be transferred. For reversals this date must be within five days of settlement of the original item. The format is: "YY" = Last two digits of the Year "MM" = Month in two digits "DD" = Day in two digits | R |

Entry Detail Record - Reversals

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------|------------------|--|-------|
| 2 | 02-03 | 2 | Numeric | Transaction Code | Two-digit code that identifies checking/savings accounts and credits/debits. The Transaction Code should be the opposite of the Transactions Code which was originally entered for the entry to be reversed: 22 = Checking credit (reverses "27" transactions) 27 = Checking debit (reverses "22" transactions) 32 = Savings credit (reverses "37" transactions) 37 = Savings debit (reverses "32" transactions) | M |

File Control Record - Reversals

The File Control Record in a reversing file will differ from the original in that the Total Debit Amount Field and the Total Credit Amount Fields will be swapped.

| Field | Position | Size | Contents | Field Name | Entry Information | M,R,O |
|-------|----------|------|----------------------|--|--|-------|
| 6 | 32-43 | 12 | \$\$\$\$\$\$\$\$\$cc | Total Debit Entry Dollar Amount in File | Dollar total of debit entries (Transaction Code "27" or "37") in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill. | M |
| 7 | 44-55 | 12 | \$\$\$\$\$\$\$\$\$cc | Total Credit Entry Dollar Amount in File | Dollar total of credit entries (Transaction Code "22" or "32") in the file. If none, zero-fill the field. Do not enter a decimal point. Right-justify, left zero-fill. | M |

Appendix B: Resources for Obtaining Information on Child Support Payments

Employers originating child support payments should use one of two file formats: CCD+ or (for many payments) the CTX 820 remittance. NACHA Rules do not support any other conventions for these payments.

The Office of Child Support Enforcement (OCSE) has a web site with limited information about electronic payments.

The link is: <http://www.acf.hhs.gov/programs/cse/>

Appendix C: Addenda Record Formatting for Electronic Dealer Drafting Remittances

Electronic Dealer Drafting Remittances (EDDR) is the industry-recognized application of ANSI X12 standards used by the automobile manufacturing industry.

Company/Batch Header Record - EDDR

The EDDR format requires specific values be used in the Company/Batch Header Record. These values are provided below. Otherwise, the record is the same as Company Batch Header Record as described on page 9 of this guide.

| Field | Position | Size | Contents | Field Name | Entry Information | M, R, O |
|-------|----------|------|--------------|----------------------------|---|---------|
| 1 | 01-01 | 1 | "5" | Record Type Code | Code identifying the Company/Batch Header Record is "5" | M |
| 2 | 02-04 | 3 | "225" | Service Class Code | Use "225" as these entries are always debits. | M |
| 4 | 21-40 | 20 | Alphanumeric | Company Discretionary Data | For your company's internal use. This information appears on the drafts we print in lieu of sending the items through the ACH. | O |
| 6 | 51-53 | 3 | "CCD" | Standard Entry Class Code | You must use "CCD" (Cash Concentration or Disbursement). | M |
| 7 | 54-63 | 10 | "FLOOR PLAN" | Company Entry Description | You should use "FLOOR PLAN" according to the EDDR convention. For ACH entries, this description may print on the receiving company's bank statements. | M |

Entry Detail Record - EDDR

One Entry Detail Record is created for each Electronic Dealer Draft.

| Field | Position | Size | Contents | Field Name | Entry Information | M, R, O |
|-------|----------|------|--------------|--------------------------|--|---------|
| 1 | 01-01 | 1 | "6" | Record Type Code | Code identifying the Entry Detail Record is "6" | M |
| 2 | 02-03 | 2 | Numeric | Transaction Code | Valid codes for dealer drafting are: 27 = automated payment (checking debit) 28 = Prenotification of checking debit authorization (non-dollar) | M |
| 7 | 40-54 | 15 | Alphanumeric | Identification Number | Manufacturer reference number, which typically contains the Vehicle ID. This information appears on the drafts we print in lieu of sending the items through the ACH | O |
| 8 | 55-76 | 22 | Alphanumeric | Dealer Number / Name | Enter the dealer number followed by dealer name. This information appears on the drafts we print in lieu of sending the items through the ACH. For ACH items, the number may actually print on the receiver's bank statement | R |
| 9 | 77-78 | 2 | Alphanumeric | Item Type | Values are: "bb" = Electronic (ACH) output "1*" = We will print a draft to clear this item for you. ("b" indicates a blank space) | M |
| 10 | 79-79 | 1 | "1" | Addenda Record Indicator | "1" = One "05" Addenda record follows. | M |

Addenda Record - EDDR

Each entry Detail Record is followed by one addenda, unless the entry is a prenote in which case the addenda should not be included.

| Field | Position | Size | Contents | Field Name | Entry Information | M, R, O |
|-------|----------|------|--------------|-----------------------------|--|---------|
| 1 | 01-01 | 1 | "7" | Record Type Code | Code identifying the Addenda Record is "7". | M |
| 2 | 02-03 | 2 | "05" | Addenda Type Code | Code identifying the type of Addenda is "05". | M |
| 3 | 04-83 | 80 | Alphanumeric | Payment Related Information | Payment information associated with the immediately preceding Entry Detail Record. Must contain the following ANSI ASCX12 data segment. All Payment Related Information is send electronically to ACH receivers. | O |
| 3.1 | 04-06 | 3 | "REF" | Segment Identifier | Code identifying the segment as a reference segment, | O |
| 3.2 | 07-07 | 1 | "*" | Separator | | O |
| 3.3 | 08-09 | 2 | "VT" | Data Element Identifier | Code identifying the data element as a motor vehicle ID number. | O |
| 3.4 | 10-10 | 1 | "*" | Separator | | O |
| 3.5 | 11-27 | 17 | Alphanumeric | Vehicle ID | The vehicle ID number. This number appears on draft output. | O |
| 3.6 | 28-28 | 1 | "*" | Separator | | O |
| 3.7 | 29-45 | 17 | Alphanumeric | Vehicle Description | Description of the vehicle as broken down in the following four fields which also appear on draft output: | O |
| | 29-30 | 2 | YY | Model Year | The model year of the vehicle. | O |
| | 31-35 | 5 | Alphanumeric | Make | The make of the vehicle. | O |
| | 36-40 | 5 | Alphanumeric | Model | The model of the vehicle. | O |
| | 41-45 | 5 | Alphanumeric | Type | The type of vehicle (e.g. 2DREX, 4DRXL, 4DRLX, etc.) | O |
| 3.8 | 46-46 | 1 | "\" | Segment Terminator | | O |
| 3.9 | 47-49 | 3 | "REF" | Segment Identifier | Code identifying the segment as a reference segment. | O |
| 3.10 | 50-50 | 1 | "*" | Separator | | O |
| 3.11 | 51-52 | 2 | "IV" | Data Element Identifier | Code identifying the data element as the seller's invoice number. | O |
| 3.12 | 53-53 | 1 | "*" | Separator | | O |
| 3.13 | 54-63 | 10 | Alphanumeric | Dealer Invoice Number | The dealer invoice number for the transaction. This field appears on draft output. | O |
| 3.14 | 64-64 | 1 | "\" | Segment Terminator | | O |
| 3.15 | 65-67 | 3 | "REF" | Segment Identifier | Code identifying the segment as a reference segment. | O |
| 3.16 | 68-68 | 1 | "*" | Separator | | |

| Field | Position | Size | Contents | Field Name | Entry Information | M, R, O |
|-------|----------|------|--------------|---------------------------------|--|---------|
| 3.17 | 69-70 | 2 | "IT" | Data Element Identifier | Code identifying the data element as an internal customer number. | O |
| 3.18 | 71-71 | 1 | "*" | Separator | | O |
| 3.19 | 72-76 | 5 | Alphanumeric | Dealer Number | The dealer number. | O |
| 3.20 | 77-77 | 1 | "\" | Segment Terminator | | O |
| 3.21 | 78-83 | 6 | Alphanumeric | Payable Through Information | If draft output, the name of the dealer's lender if applicable (e.g. GMAC, TMCC, etc.). Otherwise leave blank. | O |
| 4 | 84-87 | 4 | "0001" | Special Addenda Sequence Number | Sequence number assigned to each Special Addenda Record is "1". Zero fill to the left. | M |
| 5 | 88-94 | 7 | Numeric | Entry Detail Sequence Number | Fill with zeros. Bank of America assigns and enters the Entry Detail Sequence Number | M |